

COASTALSOUTH BANCSHARES, INC.

	CPP Disbursement Date 08/28/2009	RSSD (Holding Company) 3274727	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$387	\$399	2.9%		
Loans	\$305	\$304	-0.5%		
Construction & development	\$35	\$21	-40.6%		
Closed-end 1-4 family residential	\$140	\$160	14.0%		
Home equity	\$27	\$23	-13.4%		
Credit card	\$0	\$0			
Other consumer	\$2	\$3	19.8%		
Commercial & Industrial	\$39	\$37	-6.0%		
Commercial real estate	\$53	\$51	-3.6%		
Unused commitments	\$34	\$32	-4.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$35	\$37	4.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$19	97.9%		
Cash & balances due	\$16	\$11	-33.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$197	\$185	-6.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$199	\$147	-26.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$357	\$368	3.1%		
Deposits	\$299	\$290	-3.0%		
Total other borrowings	\$57	\$78	37.0%		
FHLB advances	\$55	\$70	27.3%		
Equity					
Equity capital at quarter end	\$30	\$30	0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA		
Performance Ratios					
Tier 1 leverage ratio	6.2%	6.9%	--		
Tier 1 risk based capital ratio	9.5%	9.9%	--		
Total risk based capital ratio	10.8%	11.1%	--		
Return on equity ¹	-68.9%	7.9%	--		
Return on assets ¹	-5.8%	0.6%	--		
Net interest margin ¹	3.0%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	27.5%	28.9%	--		
Loss provision to net charge-offs (qtr)	170.7%	231.3%	--		
Net charge-offs to average loans and leases ¹	5.4%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	34.1%	15.0%	6.2%	0.1%	--
Closed-end 1-4 family residential	9.6%	6.2%	0.3%	0.1%	--
Home equity	2.2%	0.1%	4.0%	0.8%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	9.9%	0.5%	0.0%	--
Commercial & Industrial	7.5%	5.6%	0.1%	1.1%	--
Commercial real estate	4.3%	4.4%	0.9%	0.0%	--
Total loans	10.3%	6.1%	1.4%	0.2%	--